

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA**

In re: KRACKE, ROY E.

KRACKE, STEPHANIE I.

§ Case No. 10-15083

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§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

ROBERT D. GARRETT, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$8,113.00
(without deducting any secured claims)

Assets Exempt: \$4,850.00

Total Distribution to Claimants: \$1,545.27

Claims Discharged
Without Payment: \$134,383.73

Total Expenses of Administration: \$956.04

3) Total gross receipts of \$ 2,501.31 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$2,501.31 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$9,048.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	956.04	956.04	956.04
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	593.00	596.73	596.73	596.73
GENERAL UNSECURED CLAIMS (from Exhibit 7)	135,447.49	2,611.19	1,884.89	948.54
TOTAL DISBURSEMENTS	\$145,088.49	\$4,163.96	\$3,437.66	\$2,501.31

4) This case was originally filed under Chapter 7 on August 19, 2010.
The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/12/2011 By: /s/ROBERT D. GARRETT
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Tax refunds	1224-000	2,501.23
Interest Income	1270-000	0.08
TOTAL GROSS RECEIPTS		\$2,501.31

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED-1 UAC		4110-000	6,800.00	N/A	N/A	0.00
NOTFILED-1 Riverside Finance		4110-000	2,248.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$9,048.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ROBERT D. GARRETT	2100-000	N/A	625.33	625.33	625.33
ROBERT D. GARRETT	2200-000	N/A	65.26	65.26	65.26
CLERK, BANKRUPTCY COURT	2700-000	N/A	260.00	260.00	260.00

INTERNATIONAL SURETIES, LTD	2300-000	N/A	1.34	1.34	1.34
The Bank of New York Mellon	2600-000	N/A	4.11	4.11	4.11
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	956.04	956.04	956.04

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	-1 Internal Revenue Service	5800-000	593.00	596.73	596.73	596.73
TOTAL PRIORITY UNSECURED CLAIMS			593.00	596.73	596.73	596.73

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	-1 Credit Bureau of Faribault, Inc.	7100-000	2,000.11	1,884.89	1,884.89	948.54
3	-1 Consumers Financial Services	7200-000	N/A	726.30	0.00	0.00
NOTFILED-1	LVNV Funding LLC	7100-000	948.00	N/A	N/A	0.00
NOTFILED-1	Professional Service Bureau, Inc.	7100-000	1,075.43	N/A	N/A	0.00
NOTFILED-1	Radiology Services of Ardmore	7100-000	39.05	N/A	N/A	0.00
NOTFILED-1	Reliance Recovery	7100-000	7,467.00	N/A	N/A	0.00
NOTFILED-1	Local Physicians who care	7100-000	20.90	N/A	N/A	0.00
NOTFILED-1	United Consumer Financial	7100-000	837.00	N/A	N/A	0.00
NOTFILED-1	North Shore Agency	7100-000	49.93	N/A	N/A	0.00
NOTFILED-1	Washita Emergency Physicians	7100-000	74.46	N/A	N/A	0.00
NOTFILED-1	Credit One Bank, N.A.	7100-000	941.57	N/A	N/A	0.00
NOTFILED-1	HSBC Bank Nevada	7100-000	3,367.00	N/A	N/A	0.00

NOTFILED-1 Allina Hospitals & clinics	7100-000	493.00	N/A	N/A	0.00
NOTFILED-1 Arrow financial Services, LLC c/o Tate & Kirlin	7100-000	3,415.48	N/A	N/A	0.00
NOTFILED-1 Chase Home Finance	7100-000	103,283.96	N/A	N/A	0.00
NOTFILED-1 ER Solutions	7100-000	139.00	N/A	N/A	0.00
NOTFILED-1 Credit Protections Assoc	7100-000	204.17	N/A	N/A	0.00
NOTFILED-1 First Investors Financial Services	7100-000	11,091.43	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		135,447.49	2,611.19	1,884.89	948.54

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 10-15083
Case Name: KRACKE, ROY E.
 KRACKE, STEPHANIE I.
Period Ending: 11/12/11

Trustee: (560060) ROBERT D. GARRETT
Filed (f) or Converted (c): 08/19/10 (f)
§341(a) Meeting Date: 09/21/10
Claims Bar Date: 08/04/11

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 IBC Bank 700 W. Grant Pauls Valley, OK 73075	538.00	538.00	DA	0.00	FA
2 Basic household goods and furniture	2,000.00	0.00	DA	0.00	FA
3 CD's, Dvd's, misc books an knick knacks	100.00	0.00	DA	0.00	FA
4 Basic clothing	200.00	0.00	DA	0.00	FA
5 1994 Ford F 150	750.00	0.00	DA	0.00	FA
6 1978 Buick Park Ave.	925.00	0.00	DA	0.00	FA
7 2000 Crysler Cirrus Not running	300.00	0.00	DA	0.00	FA
8 2000 Plymouth Breeze	1,800.00	0.00	DA	0.00	FA
9 1978 21ft. Forester Camper Not exempt but not worth picking up for auction	500.00	0.00	DA	0.00	FA
10 1978 16ft. Larson Hull Leak Not exempt but not worth picking up for auction	500.00	0.00	DA	0.00	FA
11 1977 Evinrude 75 HP Not exempt but not worth picking up for auction	500.00	0.00	DA	0.00	FA
12 Tax refunds (u)	0.00	2,501.23		2,501.23	FA
Int INTEREST (u)	Unknown	N/A		0.08	FA
13 Assets Totals (Excluding unknown values)	\$8,113.00	\$3,039.23		\$2,501.31	\$0.00

Major Activities Affecting Case Closing:

02/18/11- Debtor told to send in \$2,501.23; also notified atty. 02/25/11- Check received. 07/02/11- 2nd notice to creditors requested. 8/26/11- Propos distr to UST.
 10/20/11- Checks to creditors.

Initial Projected Date Of Final Report (TFR): July 30, 2013

Current Projected Date Of Final Report (TFR): September 30, 2011 (Actual)

November 12, 2011

Date

/s/ ROBERT D. GARRETT

ROBERT D. GARRETT

Form 2

Cash Receipts And Disbursements Record

Case Number: 10-15083

Case Name: KRACKE, ROY E.

KRACKE, STEPHANIE I.

Taxpayer ID #: 38-6959146

Period Ending: 11/12/11

Trustee: ROBERT D. GARRETT (560060)

Bank Name: The Bank of New York Mellon

Account: 9200-90706388-65 - Money Market Account

Blanket Bond: \$7,513,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/25/11	{12}	Roy Kracke	Tax refunds	1224-000	2,501.23		2,501.23
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,501.25
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,501.27
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,501.29
06/03/11	1001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/03/2011 FOR CASE #10-15083, Liberty Mutual #016018042	2300-000		1.34	2,499.95
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,499.97
07/01/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0000%	1270-000	0.00		2,499.97
07/01/11		To Account #92009070638866	Stop interest prior to closing	9999-000		2,499.97	0.00

ACCOUNT TOTALS	2,501.31	2,501.31	\$0.00
Less: Bank Transfers	0.00	2,499.97	
Subtotal	2,501.31	1.34	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,501.31	\$1.34	

Form 2

Cash Receipts And Disbursements Record

Case Number: 10-15083
Case Name: KRACKE, ROY E.
KRACKE, STEPHANIE I.
Taxpayer ID #: 38-6959146
Period Ending: 11/12/11

Trustee: ROBERT D. GARRETT (560060)
Bank Name: The Bank of New York Mellon
Account: 9200-90706388-66 - Checking Account
Blanket Bond: \$7,513,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/01/11		From Account #92009070638865	Stop interest prior to closing	9999-000	2,499.97		2,499.97
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		4.11	2,495.86
10/20/11	101	ROBERT D. GARRETT	Dividend paid 100.00% on \$625.33, Trustee Compensation; Reference:	2100-000		625.33	1,870.53
10/20/11	102	ROBERT D. GARRETT	Dividend paid 100.00% on \$65.26, Trustee Expenses; Reference:	2200-000		65.26	1,805.27
10/20/11	103	CLERK, BANKRUPTCY COURT	Dividend paid 100.00% on \$260.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		260.00	1,545.27
10/20/11	104	Internal Revenue Service	Dividend paid 100.00% on \$596.73; Claim# 1 -1; Filed: \$596.73; Reference:	5800-000		596.73	948.54
10/20/11	105	Credit Bureau of Faribault, Inc.	Dividend paid 50.32% on \$1,884.89; Claim# 2 -1; Filed: \$1,884.89; Reference:	7100-000		948.54	0.00

ACCOUNT TOTALS	2,499.97	2,499.97	\$0.00
Less: Bank Transfers	2,499.97	0.00	
Subtotal	0.00	2,499.97	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$2,499.97	

Net Receipts : 2,501.31

Net Estate : \$2,501.31

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # 9200-90706388-65	2,501.31	1.34	0.00
Checking # 9200-90706388-66	0.00	2,499.97	0.00
	\$2,501.31	\$2,501.31	\$0.00